

SUBSTITUTION OF TRUSTEE

9/15/05 8:59:53
BK 2,307 PG 357
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on this 31 day of March, 1995, Keith G. Herring and Amber* executed a certain deed of trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 756 at Page 147 and rerecorded in**, and recorded in the aforesaid Chancery Clerk's Office. * M. Parker **Book 762 at Page 374

WHEREAS, said Deed of Trust was subsequently assigned to Alliance Mortgage Company by instrument dated 5-1-99 and filed for record in Book 1113, Page 252, and *** of the aforesaid records; and ***rerecorded in Book 2,293 at Page 413

WHEREAS, EVERHOME MORTGAGE COMPANY, ****f/k/a Alliance Mortgage Company Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, EVERHOME MORTGAGE COMPANY, ****f/k/a Alliance Mortgage Company above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as trustee as provided by the terms of the aforesaid Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this 12th day of September, 2005.

EVERHOME MORTGAGE COMPANY f/k/a Alliance Mortgage Company

By: James Rodgers
Name: JAMES RODGERS
Title: VICE PRESIDENT
(CORPORATE SEAL)

ATTEST: Alisa Haffke
Name: ALISA HAFFKE
Title: ASST. SECRETARY

STATE OF FLORIDA
COUNTY OF DUVAL

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named James Rodgers, personally known to me to be the VICE PRESIDENT of the within named EVERHOME MORTGAGE COMPANY, **** who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

****f/k/a Alliance Mortgage Company

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this 12th day of September, 2005.

Wanda Snow
NOTARY PUBLIC:

(NOTARY SEAL)

RETURN TO:
SHAPIRO & MASSEY
1910 LAKELAND DRIVE
SUITE B
JACKSON, MS 39216

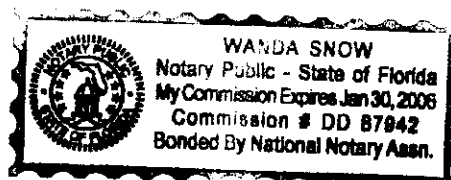


EXHIBIT "A"

INDEXING INSTRUCTIONS

INDEX IN: Lot 2372, Sec F, DeSoto Village Subdivision, S33, T1S, R8W, DeSoto Co.,
MS

LEGAL DESCRIPTION:

Lot 2373, Section "F", DeSoto Village Subdivision, in Section 33, Township 1
South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as shown by
the plat appearing of record in Plat Book 13, Pages 1-5 in the Chancery Clerk's
Office of DeSoto County, Mississippi.

RETURN TO &
PREPARED BY:

J. GARY MASSEY
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299 - PH

S&M# 04-1070 gw